

**Title: SYSTEMS AND METHODS FOR PROVIDING A RF TRANSACTION
DEVICE OPERABLE TO STORE MULTIPLE DISTINCT CALLING
CARD ACCOUNTS**

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Abstract

[00137] A RF transaction device is provided, which is operable to store multiple distinct calling card accounts associated with a calling card account. The multiple calling card accounts may be provided by one or more calling card carrier. The invention further includes a RF operable reader in communication with a telephonic call enabling device. The RF transaction device communicates with the reader to provide calling card account information. Since the RF device has multiple distinct credit card account numbers stored on the transaction device, the RF transaction device may be used to effectuate a calling card call on different call carrier systems using differently formatted call authorizing systems.